



ALLIANCE OF NONPROFITS FOR INSURANCE
RISK RETENTION GROUP
P.O. Box 8546, Santa Cruz, CA 95061
P: (800) 359-6422
F: (831) 459-0853

COMMERCIAL UMBRELLA POLICY DECLARATIONS

PRODUCER:

Nonprofit Insurance Advisors
2314 University Ave W Suite 20
Saint Paul, MN 55114

POLICY NUMBER: 2012-26938-UMB

RENEWAL OF NUMBER: 2011-26938-UMB

Item 1 NAME OF INSURED AND MAILING ADDRESS:

East Phillips Improvement Coalition Inc.
331 2nd Ave. S Room 220, Ste 425
Minneapolis, MN 55401

Item 2 POLICY PERIOD:

FROM 07/08/2012 TO 07/08/2013
AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

BUSINESS DESCRIPTION:

Revitalizes neighborhoods in Minneapolis

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS
POLICY, WE AGREE WITH YOU TO PROVIDE THE COVERAGE AS STATED IN THIS POLICY.

Item 3 THE ANNUAL AND MINIMUM PREMIUM DUE AT INCEPTION:

\$3,418

Item 4 LIMITS OF INSURANCE:

a.	Each Occurrence (other than Directors' & Officers' Liability and Improper Sexual Conduct Liability).....	5,000,000
	Each Wrongful Act - Directors' & Officers' Liability	Excluded
	Each Occurrence - Improper Sexual Conduct Liability	Excluded
b.	Products Completed Operations Aggregate [(where applicable)]	5,000,000
c.	General Aggregate	5,000,000
d.	Aggregate Directors' & Officers' Liability	Excluded
e.	Aggregate Improper Sexual Conduct Liability	Excluded
f.	Retained Limit	10,000

Item 5 RETROACTIVE DATES - SEE SCHEDULE OF UNDERLYING INSURANCE

FORMS AND ENDORSEMENTS ATTACHED TO THIS POLICY AT INCEPTION (NUMBER AND EDITION DATE):

ANI-RRG-E42 07 06, CU 21 33 01 08, SCHEDULE A 01 80, UMB 227 02 07, UMB1000 03 99, UMB61 12 88

These declarations and the common policy declarations, if applicable, together with the common policy conditions, coverage form(s) and forms and endorsements, if any, issued to form a part thereof, complete the above numbered policy.

"NOTICE

This policy is issued by your risk retention group. Your risk retention group may not be subject to all of the insurance laws and regulations of your State. State insurance insolvency guaranty funds are not available for your risk retention group."

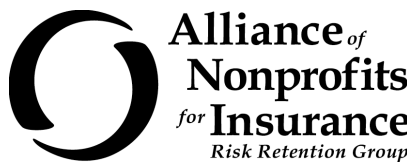
BY

(AUTHORIZED REPRESENTATIVE)

COUNTERSIGNED: 08/09/2012

ANI - RRG - UMB

(03437)



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SCHEDULE A - SCHEDULE OF UNDERLYING INSURANCE

POLICY NUMBER: 2012-26938-UMB

CONTROL NUMBER: 26938

NAME OF INSURED: East Phillips Improvement Coalition Inc.

TYPE OF POLICY	APPLICABLE LIMITS	INSURER POLICY #	APPLICABLE PERIOD
(A) Automobile Liability Business Auto	Bodily Injury and Property Damage Combined Single Limit..... \$1,000,000 Uninsured/Underinsured Motorist..... N/A (Does not include:Terrorism Coverage - Certified Acts)	ANI-RRG 2012-26938	7/8/2012 TO 7/8/2013
(B) Commercial General Liability	Each Occurrence Limit \$1,000,000 General Aggregate Limit \$2,000,000 Products/Completed Operations Aggregate Limit... \$2,000,000 Personal & Advertising Injury Limit \$1,000,000 Damage to Premises Rented to You N/A (any one premises) (Does not include:Terrorism Coverage - Certified Acts)	ANI-RRG 2012-26938	7/8/2012 TO 7/8/2013
(C) Social Service Professional Liability	Each Occurrence Limit N/A Aggregate Limit N/A		
(D) Standard Workers Compensation & Employers Liability	Coverage B - Employers Liability Bodily Injury by Accident N/A Bodily Injury by Disease N/A Bodily Injury by Disease N/A	Each Accident Each Employee Policy Limit	
(E) Improper Sexual Conduct	Each Occurrence Limit N/A General Aggregate Limit N/A		
(F) Directors' And Officers'	Each Wrongful Act Limit N/A Aggregate Limit N/A		
(G) Liquor Liability	Each Common Cause Limit N/A Aggregate Limit N/A		

(03437)

INDEX OF FORMS ATTACHED TO THE POLICY
POLICY NUMBER: 2012-26938-UMB

NAME OF INSURED: East Phillips Improvement Coalition Inc.

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UMBRELLA FORMS AND ENDORSEMENTS

FORM NUMBER/EDITION DATE

Nuclear, Chemical and Biological Hazard Exclusion
Exclusion of Terrorism
Schedule A - Schedule of Underlying Insurance
Prior Acts Exclusion
Commercial Umbrella Policy
Employers' Liability Exclusion

ANI-RRG-E42 07 06
CU 21 33 01 08
SCHEDULE A 01 80
UMB 227 02 07
UMB1000 03 99
UMB61 12 88